

STATE WITHHOLDING:

In addition to the 16 states currently in the state withholding program, effective 1/1/08 RPS will begin processing state withholding for the following 20 additional states:

- Alabama
- Colorado
- Connecticut
- Idaho
- Kentucky
- Louisiana
- Maryland
- Minnesota
- Missouri
- Montana
- New Jersey
- New Mexico
- New York
- North Dakota
- Rhode Island
- South Carolina
- Utah
- Virginia
- West Virginia
- Wisconsin

Options for state withholding vary by state, so please refer to the *State Withholding Reference Chart* attached before making any state withholding election.

IRA Distribution Request Form



The Raymond James Financial Center
 880 Carillon Parkway P.O. Box 12749
 St. Petersburg, FL 33733-2749
 Phone: (727) 567-2365
 Fax: (866) 285-7774
 Southfield Fax: (866) 741-3897

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Form #	Speed Dial #	Account #		
Branch #	FA #			

Purpose: To request a distribution from a Traditional, Roth, SEP, or SIMPLE IRA. A separate Form 1000 must be completed for each separate transaction. Failure to fully complete this form could result in a delay in processing or rejection. Form 1000 **cannot** be used to request substantially equal payments, conversions, recharacterizations, or qualified plan/403(b) distributions. Please also refer to the *Instructions for Completion of Form 1000*.

I. ACCOUNT AND PAYEE INFORMATION

Name of Participant	Date of Birth	Social Sec # / TIN	Processing Source: <input type="checkbox"/> Home Office <input type="checkbox"/> Branch Office <input type="checkbox"/> Issue Date _____ <input type="checkbox"/> Transaction # _____ <input type="checkbox"/> Check # _____
Name of Beneficiary (If the Payee)	Date of Birth	Social Sec # / TIN	
Mailing Address (If not being sent to address of record)			
Payee Status: <input type="checkbox"/> Participant <input type="checkbox"/> Beneficiary <input type="checkbox"/> Eligible Third Party			

II. REASON FOR DISTRIBUTION

A. TRADITIONAL, SEP, AND SIMPLE IRA DISTRIBUTIONS

1. **Normal Distribution:** I am age 59 1/2 or older.
2. **Premature Distribution:** I am under age 59 1/2 and neither the death nor the disability penalty exception applies.
3. **Rollover Distribution:** The distribution is being rolled over directly to an employer retirement plan. (*Employer acceptance letter required.*)
4. **Death Distribution:** I am the beneficiary of a deceased participant. (*Additional documentation requirements apply. See Instructions.*)
5. **Disability Distribution:** I am disabled as defined in Code section 72(m)(7). (*Additional documentation requirements apply. See Instructions.*)
6. **Excess Contribution Correction:** I am correcting an excess contribution that was made for the year _____. (*Check and complete one of the following. Special rules apply to the correction of excess SEP and Simple IRA contributions. See Instructions.*)
 - a. The corrective distribution is being made **Timely** (before tax filing date plus extensions). I understand the earnings attributable to the excess amount must also be withdrawn. (*See Instructions.*)
 Excess contribution amount: \$ _____ Earnings: \$ _____ Total distribution amount: \$ _____ .
 - b. The corrective distribution is being made **Untimely** (after tax filing date plus extensions).
 Total distribution amount: \$ _____ .
7. **Transfer Due to Divorce:** (*Additional documentation and signature requirements apply. See Instructions.*)

B. ROTH IRA DISTRIBUTIONS

1. **Qualified Roth IRA.** The five year requirement **has been met AND:** (*Check one of the following.*)
 - a. I am age 59 1/2 or older.
 - b. I am the beneficiary of a deceased participant. (*Additional documentation requirements apply. See Instructions.*)
 - c. I am disabled as defined in Code section 72(m)(7). (*Additional documentation requirements apply. See Instructions.*)
 - d. I am under 59 1/2 and believe I qualify as a first time homebuyer as defined in Code section 72(t)(8). I understand that Raymond James & Associates as Custodian must report the distribution as a Non-Qualified Roth distribution but that I may complete IRS Form 8606 to report the distribution as a first time homebuyer Qualified Roth distribution.
2. **Non-Qualified Roth IRA Distribution.** The five year requirement **has been met BUT I am under age 59 1/2 AND** I have not met any of the other criteria listed in **1(b)-(d)** above.
3. **Non-Qualified Roth IRA Distribution.** The five year requirement **has NOT been met AND:** (*Check one of the following.*)
 - a. I am under age 59 1/2.
 - b. I am age 59 1/2 or older.
 - c. I am the beneficiary of a deceased participant. (*Additional documentation requirements apply. See Instructions.*)
 - d. I am disabled as defined in Code section 72(m)(7). (*Additional documentation requirements apply. See Instructions.*)
4. **Excess Contribution Correction.** I am correcting an excess contribution that was made for the year _____. The corrective distribution is being made **Timely** (before tax filing date plus extensions). I understand the earnings attributable to the excess amount must also be withdrawn. (*See Instructions.*)
 Excess contribution amount: \$ _____ Earnings: \$ _____ Total distribution amount: \$ _____ .
5. **Transfer Due to Divorce.** (*Additional documentation and signature requirements apply. See Instructions.*)

III. DISTRIBUTION INSTRUCTIONS

A. DISTRIBUTION AMOUNT: (*Check and complete one of the following.*) I understand, the amounts entered below and/or the value of any securities listed in "b" are **Before** the application of any Federal or State withholding, as applicable.

1. Gross Amount: \$ _____. It consists of (*check one or both*): a. Cash \$ _____ and/or b. Securities (List in **Part III E**)

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Account #

B. FORM OF DISTRIBUTION AND FREQUENCY:

- 1. **Form of Payment:** a. Complete Distribution b. Partial Distribution c. Automatic Cash Dividend (ACD) d. Scheduled Payments
- 2. **Scheduled Payments** (Complete if "1d" is checked): a. New Schedule b. Change to Existing Schedule
- 3. **Scheduled Payment Frequency:** a. Monthly or b. Quarterly, and c. Beginning the month of _____ d. On the day of _____

C. DISTRIBUTION METHOD (Check and complete one of the following. Checks are sent to the address of record unless otherwise specified below.)

- 1. Issue check to me but send to the mailing address listed in **Part I**, not the address of record.
- 2. Make check payable to the Eligible Third Party indicated in "D" below. (Restrictions apply.)
- 3. Send by means of ACH, Profile # _____ . (See Instructions.)
- 4. Journal cash and/or securities to RJ Account # _____ .
- 5. Special handling requested (Fees will be applied. See Instructions.): Wire Overnight Prepay

D. ELIGIBLE THIRD PARTY INFORMATION AND AUTHORIZATION (See Instructions.)

- 1. Name and Address of Eligible Third Party: _____
- 2. Relationship: _____
- 3. Reason for Payment to Eligible Third Party: _____
- 4. Branch Manager Signature Authorization: _____

E. SPECIAL INSTRUCTIONS (Enter all wire, overnight, liquidations and securities information here; also include any other information you think necessary. For the wire information that must be provided, see the Instructions.)

IV. INCOME TAX WITHHOLDING ELECTIONS

A. FEDERAL INCOME TAX WITHHOLDING

- 1. **Important Federal Withholding Information:** Federal income tax will be withheld at the rate of 10% on **Traditional, SEP, SIMPLE and Non-Qualified Roth IRA distributions** unless you expressly elect not to have Federal income tax withheld or elect to have a larger amount withheld. Even if you elect not to have Federal income tax withheld, you are still liable for the payment of Federal income taxes on the taxable portion of your distribution. You may also be subject to tax penalties under the estimated tax payment requirements if your payment of estimated tax and withholding, if any, are not sufficient with respect to your tax liability. Withholding will not be automatically applied to **Qualified Roth IRA distributions** because they are tax exempt and are not subject to withholding. In the case of Timely corrective distributions, the 10% will be applied to only the taxable earnings portion. **Withholding elections, once made, are irrevocable.** (See the instructions for the withholding rules that apply to distributions being sent outside of the U.S.)
- 2. **Federal Withholding Election:** (If no election is made in "a" or "b" below, 10% will be withheld unless it is a Qualified Roth Distribution.)
 - a. I elect **NOT** to have Federal income tax withheld.
 - b. I elect to have Federal income tax withheld in an amount of (enter \$ or %) _____, which is equal to or more than the required 10% rate.

B. STATE INCOME TAX WITHHOLDING

- 1. **Important State Withholding Information:** Your legal address of record will be used to determine the State income tax withholding requirements applicable to your distribution. If State income tax will be withheld, the minimum withholding rate / dollar amount, if any, will be applied even if you enter a percentage or dollar amount that is less than the applicable State minimum rate / dollar amount. Withholding will not be automatically applied to **Qualified Roth IRA distributions** because they are tax exempt and are not subject to withholding. **Withholding elections, once made, are irrevocable.** (Please refer to the State Withholding Reference Chart **before** making your withholding election below.)
- 2. **State Withholding Election:**
 - a. I elect **NOT** to have State income tax withheld. (Not available for the Category # 1 States listed on the State Withholding Reference Chart if Federal income tax is being withheld.)
 - b. I elect to have State income tax withheld in an amount of (enter \$ or %) _____, which is equal to or more than the required applicable rate.

V. ACKNOWLEDGMENTS AND SIGNATURE

I hereby certify that I have read and understand the Instructions provided for completing this form and the provisions of the applicable Raymond James & Associates Self-Directed IRA Agreement and Disclosure Statement that governs the distributions. Further, I certify that I understand the tax and legal consequences associated with the requested distribution and that the information set forth above is true and correct. Accordingly, I authorize Raymond James & Associates as Custodian to rely on the information submitted without further investigation or inquiry and release and discharge Raymond James & Associates, its affiliates and agents from any claims or liability for, or associated with, the distribution as requested and/or the processing thereof.

Print Name: _____

Signature: _____ **Date:** _____

Signing As (Check one): Participant Beneficiary Attorney In Fact (Power of Attorney on file or attached.) Guardian / Parent

Instructions For Completing Form 1000

Introduction: Please read and follow these Instructions carefully as they are intended to help you fully and accurately complete Form 1000. A Form 1000 may have to be rejected and not processed if its completion is insufficient. The instructions provided here follow the different parts of the form. Please refer any questions you may have to your financial advisor. Note, the Form 1000 CANNOT be used to request a substantially equal payment, a conversion to a Roth IRA, a recharacterization, or a distribution from a Raymond James & Associates, Inc. (Raymond James) 403(b) account or prototype plan account.

PART I: ACCOUNT AND PAYEE INFORMATION

- 1. Names:** Print your name as the IRA participant, date of birth and Social Security number (SS #) if applicable. If instead, you are a beneficiary of a deceased IRA participant, enter the name of the deceased participant and his or her SS # and your name as beneficiary and your SS # or Tax Identification Number (TIN), whichever is applicable, in the places provided.
- 2. Mailing Address:** If the distribution check is to be sent to an address that is NOT the address of record for you as the IRA participant or beneficiary, enter the mailing address to which you want the distribution check to be mailed.
- 3. Payee Status:** Check the box that applies to your account status (Participant or Beneficiary, whichever is applicable). If you are directing that the distribution be payable to an "Eligible Third Party," check the box that corresponds to Eligible Third Party. (See the instructions for **Part III D** to determine eligibility).
- 4. Processing Source:** Your financial advisor will complete this section.

PART II: REASON FOR DISTRIBUTION

A. Traditional, SEP and SIMPLE IRA Distributions (IRA distributions)

- 1. Normal Distribution:** Check this box if you are age 59½ or older. This would include distributions that you take as Required Minimum Distributions (RMD) because you are age 70½ or older. Do not check this box if you are a beneficiary of a participant and are taking a distribution; instead, check the box in **item #4**.
- 2. Premature Distribution:** Check this box if you are less than age 59½ and the distribution is not being taken as a beneficiary of a deceased IRA participant or as a qualifying disability distribution which are exempt from the IRS 10% premature distribution penalty. (See **items #4** and **#5** below.) In general, the IRS penalty applies to a premature distribution unless it meets one of the exemptions from the penalty. If you think you qualify for one of the other exemptions from the IRS premature distribution penalty, you may be able to claim such an exemption on IRS Form 5329.
- 3. Rollover Distribution:** Check this box ONLY IF you are directing Raymond James to send your distribution as a rollover directly to an employer sponsored retirement plan and you have verified that the employer plan will accept rollovers from IRAs. For this purpose, an acceptance letter from the employer sponsoring the plan is required before Raymond James can send the distribution amount as a rollover to the employer for the plan.
- 4. Death Distribution:** Check this box if you are a beneficiary of a deceased IRA participant and are taking a distribution, including any Required Minimum Beneficiary Distribution (RMBD) from your Beneficiary /Inherited IRA. You must also check this box if you are the beneficiary of a deceased IRA participant and will not be establishing a Beneficiary /Inherited IRA but instead are requesting a one-time lump sum distribution of your total beneficial interest in the deceased participant's IRA.
- 5. Disability Distribution:** Check this box ONLY IF you are taking a distribution and satisfy the definition of being disabled as defined in the Internal Revenue Code ("Code") section 72(m)(7). Generally this Code section defines disability as total and permanent disability that prevents a person from engaging in any work of any kind and that the disability will last for at least 12 months and possibly result in death. In order for Raymond James to report your distribution as a "disability distribution," it will need to receive either proof of a current award of disability from the Social Security Administration or a certification from a doctor that attests to your total incapacity and inability to perform work of any nature due to your disability. Raymond James reserves the right not to process a distribution as a disability distribution. In this case, if you believe you satisfy the requirements for disability as defined by the IRS, you may be able to claim such an exemption on IRS Form 5329.
- 6. Excess Contribution Correction:** (A general definition of an "Excess Contribution" and how one can occur follows the correction guidance provided in "a" and "b" below.)
 - a) Timely Correction** (removing the excess amount on or before your tax filing date plus extensions): Check this box if you are removing an excess contribution amount on a "Timely" basis. Enter the principal amount of the

contribution being withdrawn, the earnings amount and the total amount being withdrawn in the spaces provided.

In order to fully correct an excess contribution on a timely basis, you must also withdraw the earnings amount attributable to the excess contribution amount while it remained in your IRA. The RPS Form 1751 can be used for calculating the earnings since the earnings formula contained in that form is based on the IRS mandated formula. Alternatively, you could complete the earnings worksheet contained in IRS publication 590. The earnings amount is reported as taxable.

- b) Untimely Correction** (removing the excess amount after your tax filing date plus extensions): Check this box if you are removing an excess contribution amount on an “Untimely” basis. Enter the principal amount of the contribution being withdrawn and the total amount being withdrawn in the spaces provided. No earnings amount is required to be withdrawn.

This method of correction is not available for correcting an excess contribution to a Roth IRA.

General Definition of an excess contribution: Excess contributions include in the case of Traditional and Roth IRAs: **a)** an amount contributed that exceeds 100% of your compensation from working; **b)** an amount contributed that exceeds the dollar limit in effect for the year; **c)** an amount that was erroneously rolled over from an employer plan and **d)** a contribution that a participant later changes his or her mind about making but the amount must be withdrawn on or before tax filing date; no extensions. In the case of Traditional IRAs, an excess contribution may also occur if a contribution is made and it is in the year the participant turns age 70½ or is a later year. For Roth IRAs, an excess may also occur if a participant is not eligible to make a Roth contribution because adjusted gross income exceeds the dollar limit in effect for the year.

For a SEP or SIMPLE contribution to be considered excess, the amount contributed must generally exceed either the contribution percentage limit for the plan or the dollar limit in effect for the year – there is no change of mind option. In addition, unless the facts and circumstances dictate otherwise, a distribution of an excess SEP or SIMPLE contribution is generally treated and reported as taxable. Some exceptions apply. In general, for Raymond James to report the withdrawal of an excess SEP or Simple contribution amount as not taxable, it would need supporting documentation from the sponsoring employer.

- 7. Transfer Due to Divorce:** Check this box if you are requesting that all or a portion of your IRA be transferred to the IRA of your spouse or former spouse in accordance with the written provisions of a decree of divorce or separation or a document that is “incident to it,” such as a marriage settlement agreement that is made part of the decree of divorce or separation. Provide the spouse’s Raymond James IRA account number and spouse’s or former spouse’s name in the Special Instructions (**Part III E**) along with the dollar amount or assets that are to be transferred. If instead, your spouse or former spouse wants his or her interest in your IRA directly transferred to an IRA held at another financial institution, this information needs to also be provided in the Special Instructions (**Part III E**) and the institution to which the transfer will be directed will need to provide a transfer request form to Raymond James. The signatures of both you and your spouse or former spouse are required in the Signature section (**Part V**).

Note, for Raymond James as Custodian to implement a transfer due to divorce, it must receive the divorce or separation documentation in order to review it for sufficiency. If none of the documents submitted provide for a transfer of an amount held in one spouse’s IRA to the IRA of the other spouse or former spouse, then Raymond James cannot implement the transfer unless the decree or supporting document is amended and the amended documentation is submitted to Raymond James for review. This applies regardless of whether the transfer will be to an IRA held at Raymond James or another financial institution. A decree generally means the divorce or separation document has been entered into court records and approved by a judge.

B. Roth IRA distributions

- 1. Qualified Distributions:** If you HAVE satisfied the 5 year holding requirement and one of the descriptions listed in “a”-“d” in **item #1** matches your circumstances, check the box that applies. Note that if you check “b,” you must satisfy the same requirements for a distribution due to the death of the participant that apply to non-Roth IRAs, as described in **item #4** of section “A” above. If you check “c,” you must satisfy the same requirements for a distribution because of a qualifying disability that apply to non-Roth IRAs, as described in **item #5** of section “A” above. If you check “d” in this section because you meet the 5 year hold requirement and believe your distribution qualifies as a first time homebuyer distribution, you will need to complete IRS Form 8606 and submit to the IRS to assert the tax-exempt status of your distribution since IRA Custodians do not report such distributions as qualified Roth distributions to the IRS.
- 2. Non-Qualified Distributions:** If you HAVE satisfied the five year holding period but are not age 59 ½ and have not met any of the other requirements for a Qualified Distribution, check the box for this item.

3. **Non-Qualified Distributions:** If you HAVE NOT satisfied the 5 year holding requirement and one of the descriptions listed in “a”–“d” in **item #2** matches your circumstances, check the box that applies. Note that if you check “c,” you must satisfy the same requirements for a distribution due to the death of the participant that apply to non-Roth IRAs, as described in **item #4** of section “A” above. If you check “d,” you must satisfy the same requirements for a distribution because of a qualifying disability that apply to non-Roth IRAs, as described in **item #5** of section “A” above.
4. **Excess Contribution Correction:** Please refer to **items #6** and **6(a)** above respectively for the explanation of this type of distribution. The “Untimely” method of correcting an excess contribution is not available for correcting excess Roth contributions. Thus, the only method available for correcting an excess Roth contribution after tax filing date plus extensions is the “Carryover” method. The rules for applying the Carryover method to Roth excess contributions differ slightly from the same method as applied to Traditional excess contributions. For this reason it is recommended that a participant review the IRS Instructions for IRS Form 5329 for guidance. Note that when applying the Carryover method, there is no reporting done by the IRA Custodian to reflect the application of the Carryover by a participant.
5. **Transfer Due to Divorce:** Please see **item #7** above for guidance.

PART III: DISTRIBUTION INSTRUCTIONS

A. Distribution Amount

1. **Gross Amount:** Enter the gross amount of the distribution you are requesting in the space provided. This is the amount BEFORE the application or any Federal or State income tax withholding is applied. Check the box in “a” if your distribution will consist of cash alone. If your distribution will consist of both cash and securities, also check the box in “b” and list the securities in **Part III E**. If your distribution will consist of securities alone, check the box in “b” only and list the securities in **Part III E**.

B. Form of Distribution and Frequency

1. **Form of Payment:** Check the box in “a”–“d” that corresponds to the form of payment you are taking. If you checked the box in “d” (“Scheduled Payments”), you must also check the boxes in **#2** and **#3** that apply.
2. **Scheduled Payments:** If you checked the box in “d” in **item #1** above, check either the box in “a” or “b,” whichever is applicable.
3. **Scheduled Payment Frequency:** If you checked the box in “d” in **item #1** above, check either the box in “a.” or “b,” whichever is applicable. You must also check and complete “c” to indicate the month the new or changed payment schedule is to take effect and “d” to indicate the day of the month payments are to be made.

C. Distribution Method

1. Check this box only if you want your distribution sent to you at an address that is NOT your address of record.
2. Check this box if you want your distribution sent to an “Eligible Third Party” which, under Raymond James policy, is generally limited to a family member, financial institution, such as a bank, trust, brokerage or mutual fund company, or an employer in the case of a rollover distribution and the payment is not being made as a payment of a personal bill. Enter the name and address of the company to which the distribution will be sent in section **D** below. If your financial advisor needs additional information about Eligible Third Party distributions, he or she may access this site on the Raymond James Intranet:
<http://rjnet.rjf.com/portal/site/RJNet/menuitem.7bd255ebe4f72a1b461ec110d3b0c0aa/?vgnextoid=32dd0dd2cba84010VgnVCM1000004f0f0caaRCRD&vgnnextfmt=default>.
3. Check this box if you want your distribution to go by ACH to a financial institution and enter the Profile # assigned in the space provided. If you do not have an ACH profile already established, your financial advisor will need to obtain Customer Operations Form 1426 for you to complete to establish an ACH profile. Your financial advisor will then submit the form to Raymond James Customer Operations department for processing.
4. Check this box if you want your distribution journaled to another account at Raymond James.
5. Check this box if you want any of the special handling methods offered in this item to apply. Fees will apply in accordance with the published Raymond James fee schedule in effect.

D. Eligible Third Party Information and Authorization

1. Enter the name and address of the Eligible Third Party.
2. Enter the relationship of the Eligible Third Party to yourself (family member, financial institution, employer, etc.)
3. Enter the reason for the payment to Eligible Third Party as opposed to yourself.
4. The Branch Manager of the branch with which you are a client must sign in the space provided.

Distributions to Eligible Third Parties from Raymond James IRAs must be in accordance with the published Raymond James Customer Operations policy. As long as distribution requests fall within this policy, they will be honored. To the extent they do not, they will not be honored and your financial advisor will be directed to contact you to revise the instructions given.

- E. Special Instructions:** Enter any instructions here, including special handling instructions, securities that are to be distributed, the earnings vs. principal information if this is a Timely refund of an excess/ change of mind IRA contribution, etc. If sending by wire; the wire instructions must include the name and address of the bank, whether the bank is a Federal Reserve member or not, the nine-digit bank routing number, the client's bank account number and registration and any beneficiary or correspondent bank information.

PART IV: INCOME TAX WITHHOLDING ELECTIONS

A. Federal Income Tax Withholding:

1. Please read this section carefully as there are a couple of provisions that you should note. They are:
 - a. Federal income withholding at the rate of 10% will be automatically applied to your distribution *unless* you check **item # 2a** or check **item #2b** and enter a higher percentage or dollar amount;
 - b. Federal income tax *will not* be automatically applied to any Qualified Roth Distribution you take, if applicable;
 - c. Withholding will only be applied to the earnings portion of a Timely corrective distribution;
 - d. Special withholding rules apply to distributions being delivered outside of the U. S. and its territories; and
 - e. All withholding elections are irrevocable.

Distributions being delivered outside of the U. S. and its territories: If you are a U. S. citizen or resident alien and you request that your distribution be paid to you at a location outside of the U. S. and its territories, then you may not elect out of federal income tax withholding; instead withholding at the rate of 10% will be applied unless you elect a higher rate. If you are a non-resident alien, the statutory withholding rate is 28% unless a tax treaty between your country of residence and the U. S exists and the treaty addresses withholding on retirement distributions. In this case you may elect out of the statutory rate so that the withholding rate defaults to the treaty rate but to do so, you must include a fully completed **IRS Form W-Ben** with the submission of the distribution form.

2. **Election:** Check box “a” or “b” in this **item #2**. Again, if you do not check either box, Federal income tax will be withheld from your distribution at the standard rate of 10% unless you are a non-resident alien (see above).

B. State Income Tax Withholding:

1. Please read this section carefully and refer to the *State Withholding Reference Chart* that is part of this distribution form package. As noted in the paragraph, if a minimum rate of State income tax withholding is required, this rate will be applied unless you elect a greater amount. Also, as is the case for Federal income tax withholding, State income tax *will not* be automatically applied to any Qualified Roth Distribution you take, if applicable. All withholding elections are irrevocable.
2. **Election:** You must check the box in “a” or “b.” If you do not check “a” or “b,” State income tax will be withheld from your distribution at the applicable state rate, if any. *See the State Withholding Reference Chart.*

PART V: ACKNOWLEDGEMENTS AND SIGNATURE

Please read this section carefully. Print and sign your name and enter the date in the spaces provided. In the “**Signing As**” section, check the box that corresponds to your signing status.

STATE WITHHOLDING REFERENCE CHART

FOR IRA ACCOUNTS

EFFECTIVE 1/1/08

The Chart below depicts the State income tax withholding provisions which apply to distributions issued from IRA accounts (including Traditional, SEP and SIMPLE IRA accounts). These State provisions generally also apply to distributions from Roth IRAs but only when the distribution being taken is a Non-Qualified Roth IRA distribution. The application of any minimum withholding rate or dollar amount will be based on the laws of your state of residency at the time the distribution request is submitted. Thus if you change your legal address because you moved your primary residence to another state, the rate, if any, applied to any distribution after your change of legal address will be based on the laws of the state to which you moved your residence. **If you do not make any state withholding election, no state income tax will be withheld unless it is required by the withholding laws of your legal state of residence. A \$10.00 minimum applies for all state income tax withholding. See the chart below.**

STATES, MINIMUM RATES and WITHHOLDING PROVISIONS	STATES, MINIMUM RATES and WITHHOLDING PROVISIONS
<p>CATEGORY #1: State income tax must be withheld when Federal income tax is being withheld. If you elect not to have Federal income tax withheld, no State income tax will be withheld.</p> <p>APPLIES TO:</p> <p><i>Iowa: 5% (If under age 55; if age 55 or older may elect a lesser percentage.)</i></p> <p><i>Kansas, Maine, Nebraska, and Oklahoma : 5%</i></p> <p><i>Massachusetts: 5.3%, Vermont: 2.7%</i></p>	<p>CATEGORY #4: State income tax will be withheld only if you elect to have State tax withheld. You may elect an amount greater than the State minimum rate but not less. If you elect State withholding but do not enter a dollar amount or percentage or if you enter a dollar amount or percentage that is less than a State minimum rate, the minimum State percentage will apply.</p> <p>APPLIES TO:</p> <p><i>Georgia and Kentucky: 2%</i></p> <p><i>Louisiana and North Dakota: 2.1%</i></p> <p><i>Minnesota: 6.25%,</i></p> <p><i>Missouri: 6%</i></p> <p><i>New Mexico: 5.3%</i></p> <p><i>Rhode Island : 3.75%</i></p> <p><i>Virginia: 4%</i></p>
<p>CATEGORY #2: State income tax must be withheld when Federal income tax is being withheld UNLESS you elect not to have state income tax withheld. This means that if Federal income tax is being withheld but you do not elect not to have State income tax withheld, State tax is required to be withheld.</p> <p>APPLIES TO:</p> <p><i>Delaware: 5% (If under age 60; if age 60 or older may elect a lesser percentage.)</i></p> <p><i>North Carolina: 4%</i></p> <p><i>Oregon: 8%</i></p>	<p>CATEGORY #5: State income tax will be withheld only if you elect to have State tax withheld. You must specify the dollar or percentage amount to apply. If you elect State income tax withholding but do not enter a dollar amount or percentage, the form will be rejected. Your financial advisor will be notified to obtain from you a new form with the withholding information completed.</p> <p>APPLIES TO:</p> <p><i>Alabama, Colorado, Connecticut, Idaho, Indiana, Maryland, Michigan*, Montana, New Jersey, New York, Ohio, South Carolina, Utah, West Virginia, Wisconsin</i></p> <p><i>*4.35% recommended by the state</i></p>
<p>CATEGORY #3: State income tax must be withheld, regardless of your Federal withholding election, UNLESS you elect not to have it withheld.</p> <p>APPLIES TO:</p> <p><i>Arkansas: 3%</i></p> <p><i>California: 1 % (May elect a lesser percentage.)</i></p>	<p>CATEGORY #6: State income tax will not be withheld because: 1) the state does not have a personal income tax provision or 2) the state has a personal income tax provision but exempts IRA and other retirement plan distributions from taxation and/or from withholding.</p> <p>APPLIES TO:</p> <p><i>Alaska, Arizona, Florida, Hawaii, Illinois, Mississippi, Nevada, New Hampshire, Pennsylvania, South Dakota, Tennessee, Texas, Washington, Wyoming</i></p>